

SUBJECT: Insurance coverage for athletic trainer services

COMMITTEE: Insurance: favorable, with amendments

VOTE: 6 ayes--Gavin, S. Hudson, Criss, Patrick, Shea, Taylor

0 nays

3 absent--Cavazos, Price, Taylor

WITNESSES: For--Michael Stephens, head trainer, University of Texas, Texas Licensed Athletic Trainers Association

Against--Will Davis, Texas Legal Reserve Officials Association; Robert Blevins, Texas Life Insurance Association

DIGEST: HB 976, as amended, would permit any person covered by an individual group, blanket or franchise insurance policy or group hospital insurance contract to select a licensed athletic trainer to provide the services that fall within the scope of the license of that athletic trainer, if those services were scheduled in the policy. Payment or reimbursement by the insurance company for those scheduled services could not be denied because the services were performed by a licensed athletic trainer.

HB 976 would require all individual or group accident or sickness policies to offer and make available coverage for services performed by a licensed athletic trainer under the following conditions: the services are within the scope of the licensed athletic trainer's license; the services relate to an injury or illness covered by the policy; and the services are provided under the recommendation by a doctor of medicine or a doctor of osteopathy whose services are covered under the policy. This offer of coverage could be rejected by the policy or contract holder.

HB 976 would not affect workers' compensation insurance policies, liability insurance policies, reinsurance policies or contracts, group or blanket insurance policies except as provided in HB 976, life insurance endowment or annuity contracts or policies written under SB 208, Acts of the 51st Legislature, 1949.

SUPPORTERS
SAY:

Persons referred to a licensed athletic trainer by their physicians have found that insurance companies generally will not pay for these services. Physicians refer patients to licensed athletic trainers because they have the expertise to treat sports injuries. Many hospitals, clinics and schools are now hiring athletic trainers for sports-related problems and injuries. Licensed athletic trainers should be recognized as authorized health-care providers in the Texas Insurance Code.

Licensed athletic trainers have a bachelor of science degree and have graduated from a school offering a major in athletic training or have participated in an apprenticeship program while taking the courses required by law, such as, physiology and kinesiology. Athletic trainers must take a state board license test and must be licensed by the Advisory Board of Athletic Trainers. Licensed athletic trainers are also subject to continuing education requirements.

HB 976 would not mandate coverage for the services of licensed athletic trainers. It would simply require the insurance companies to offer coverage. The services of licensed athletic trainers would be dependent on physicians' orders. Most of the concerns raised about the bill have been dealt with in the committee amendments.

OPPONENTS
SAY:

Each time the Legislature adds new services to the list that insurers must offer, it raises the cost of services to all persons who pay for group insurance. The list of services insurers must offer grows longer with each session, and moves further afield from the practice of medicine.

NOTES:

Committee amendment No. 1 would add a new section to art. 3.70-2 of the Texas Insurance Code that would require accident and sickness insurance policies to offer coverage for licensed athletic trainers under specified circumstances. Committee amendment No. 2 would add a new section to art. 3.70-8 of the Insurance Code that would provide that HB 976 would have no effect on certain insurance policies.